IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No.: 3994

Gomes et al.

Art Unit: 3695

Appl. No.: 10/588,811

Examiner: Chencinski, Siegfried E.

Filed: June 11, 2007

Atty. Docket: 2348.0130001

For: System and Method Using

Enhanced Authorization Data to Reduce Travel-Related Transaction

Fraud

Amendment and Reply Under 37 C.F.R. § 1.111

Mail Stop Amendment

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated June 25, 2009, (PTO Prosecution File Wrapper Paper No. 20090622), Applicants submit the following Amendment and Remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Amendments to the Abstract begin on page 9 of this paper.

Remarks and Arguments begin on page 10 of this paper.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying However, if additional extensions of time are necessary to prevent this paper. abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.